

KANE COUNTY MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

ADDITIONAL PROPERTY COVERAGES

With respect only to the coverage provided by this endorsement, "your" policy is amended as indicated.

SECTION I – ADDITIONAL PROPERTY COVERAGES is amended as indicated.

Additional Property Coverage **3. Trees, Shrubs, And Other Plants** is replaced with the following:

3. Trees, Shrubs, And Other Plants

"We" cover trees, shrubs, plants, or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a. Fire or Lightning;
- b. Explosion;
- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

"We" will pay up to 10% of the limit of liability that applies to the dwelling for all trees, shrubs, plants, or lawns. No more than \$500 of this limit will be paid for any one tree, shrub, or plant. "We" do not cover trees, shrubs, or plants grown for "business" purposes or located more than 100 feet from the insured dwelling.

This coverage is additional insurance.

Additional Property Coverage **6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery, And Counterfeit Money** is replaced with the following:

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery, And Counterfeit Money

- a. "We" will pay up to \$1,500 for:
 - (1) The legal obligation of an "insured" to pay because of the theft or unauthorized use of credit cards issued to or registered in an "insured's" name;
 - (2) Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;
 - (3) Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and
 - (4) Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

This coverage is additional insurance. No deductible applies to this coverage.

- b. "We" do not cover:

- (1) Use of a credit card, electronic fund transfer card, or access device:
 - (a) By a resident of "your" household;
 - (b) By a person who has been entrusted with either type of card or access device; or

(c) If an “insured” has not complied with all terms and conditions under which the cards are issued or the devices accessed; or

(2) Loss arising out of “business” use or dishonesty of an “insured”.

Additional Property Coverage **7. Loss Assessment** is replaced with the following:

7. Loss Assessment

a. “We” will pay up to \$1,500 for “your” share of loss assessment charged during the policy period against “you”, as owner or tenant of the “residence premises”, by a corporation or association of property owners. The assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by “you”, caused by a Peril Insured Against under Coverage **A**, other than:

(1) Earthquake; or

(2) Land shock waves or tremors before, during or after a volcanic eruption.

The limit of \$1,500 is the most “we” will pay with respect to any one loss, regardless of the number of assessments. “We” will only apply one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

b. “We” do not cover assessments charged against “you” or a corporation or association of property owners by any governmental body.

c. **H. Policy Period** under **SECTIONS I AND II – CONDITIONS** does not apply to this coverage.

This coverage is additional insurance.

The following Additional Property Coverage is added: (This applies to **HG 2**, **HG 3** and **HG 6** only)

12. Ordinance Or Law

a. “You” may use up to 25% of the limit of liability that applies to Coverage **A** and Coverage **B** for the increased costs “you” incur due to the enforcement of any ordinance or law which requires or regulates:

(1) The construction, demolition, remodeling, renovation, or repair of that part of a covered building or other structure damaged by a Peril Insured Against;

(2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or

(3) The remodeling, removal, or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair, or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.

b. “You” may use all or part of this ordinance or law coverage to pay for the increased costs “you” incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair, or replacement of property as stated in **a.** above.

If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 10% of that limit is available for such expense.

c. “We” do not cover:

(1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or

(2) The costs to comply with any ordinance or law which requires any “insured” or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of, “pollutants” in or on any covered building or other structure.

This exception applies whether or not the irritant or contaminant has any function with respect to “your” property or “business”.

This coverage is additional insurance.

All other terms and conditions of this policy apply.